

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Kristian Nycole Brent Taylor  
Debtor

Case No. 25-01159-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

Page 1 of 2

Date Rcvd: May 06, 2025

Form ID: 309A

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2025:**

Recip ID	Recipient Name and Address
db	Kristian Nycole Brent Taylor, 210 Woodlake Dr., Brandon, MS 39047-6003
5507425	+ Anesthesia Consultants, 1030 River Oaks Dr, Flowood, MS 39232-9553
5507427	Blaze Credit Card, P.O. Box 5096, Omaha, NE 68103
5507433	Dyllan Taylor, 210 Woodlake Dr., Brandon, MS 39047-6003
5507434	+ Elite Wellness, 1020 River Oaks Dr, Flowood, MS 39232-9500
5507437	Franciscans Missionari, P.O. Box 677963, Dallas, TX 75267-7963
5507439	+ Jackson HB Medical, PO Box 14099, Belfast, ME 04915-4034
5507442	+ MS Asthma & Allergy Cl, 1513 Lakeland Dr, Suite 101, Jackson, MS 39216-4829
5507440	+ Merit Health River Oak, 1030 River Oaks Dr, Flowood, MS 39232-9553

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	May 06 2025 19:26:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	EDI: BENSHAFFER	May 06 2025 23:28:00	Eileen N. Shaffer, P.O. Box 1177, Jackson, MS 39215-1177
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	May 06 2025 19:26:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5507424	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 06 2025 19:31:11	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5507426	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 06 2025 19:26:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5507428	+ EDI: CAPITALONE.COM	May 06 2025 23:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5507429	+ EDI: CAPONEAUTO.COM	May 06 2025 23:28:00	Capital One Auto, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2359
5507430	+ EDI: WFNNB.COM	May 06 2025 23:28:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5507431	+ Email/PDF: creditonebknotifications@resurgent.com	May 06 2025 19:31:15	Credit One, PO Box 98872, Las Vegas, NV 89193-8872
5507432	+ EDI: DISCOVER	May 06 2025 23:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5507435	Email/Text: credit7@entergy.com	May 06 2025 19:26:00	Entergy Mississippi, P.O. Box 8105, Baton Rouge, LA 70891-8105
5507436	+ Email/Text: BNBLAZE@capitalsvcs.com	May 06 2025 19:26:00	First Savings Bank, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
5507438	+ EDI: PHINGENESIS		

District/off: 0538-3

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		May 06 2025 23:28:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5507443	EDI: MSDOR		
		May 06 2025 23:28:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5507441	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 06 2025 19:31:20	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5507444	^ MEBN		
		May 06 2025 19:23:56	Natera, P.O. Box 889023, Los Angeles, CA 90088-9023
5507445	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		May 06 2025 19:26:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5507446	+ Email/Text: opportunitynotices@gmail.com		
		May 06 2025 19:26:00	Opp Loans, 130 E Randolph St, Ste 1650, Chicago, IL 60601-6241
5507447	+ Email/Text: Tracey@sra-inc.net		
		May 06 2025 19:26:00	Smith Rouchon, Sra, 1456 Ellis Ave, Jackson, MS 39204-2204
5507448	^ MEBN		
		May 06 2025 19:24:12	Sunbit Financial, Attn: Bankruptcy, 10880 Wilshire Blvd, Ste 870, Los Angeles, CA 90024-4109
5507449	+ Email/Text: Bankruptcies@umc.edu		
		May 06 2025 19:26:00	UMMC, P.O. Box 3488, Dept 05-077, Tupelo, MS 38803-3488
5507450	+ EDI: LCIUPSTART		
		May 06 2025 23:28:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2025

Signature: /s/Gustava Winters

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**  
**United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	<b>Kristian Nycole Brent Taylor</b>	Social Security number or ITIN	<b>xxx-xx-5277</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi			
Case number: <b>25-01159-JAW</b>		Date case filed for chapter <b>7</b> <b>5/6/25</b>	

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kristian Nycole Brent Taylor	
<b>2. All other names used in the last 8 years</b>	fka Kristian Brent	
<b>3. Address</b>	210 Woodlake Dr. Brandon, MS 39047-6003	
<b>4. Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
<b>5. Bankruptcy trustee</b> Name and address	Eileen N. Shaffer P.O. Box 1177 Jackson, MS 39215-1177	Contact phone 601-969-3006 Email eshafter@eshafter-law.com

**For more information, see page 2 >**

Debtor **Kristian Nycole Brent Taylor**Case number **25-01159-JAW**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM  <b>Contact phone</b> 601-608-4600  <b>Date:</b> 5/6/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 27, 2025 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: Eileen N. Shaffer</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 905 950 7847 and Passcode 8931265934 , OR call 769-215-5931.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline: 8/26/25</b>   <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	